

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Andrew David Landsberger
Debtor

Case No. 20-00844-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 16

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db Andrew David Landsberger, PO Box 282, Tannersville, PA 18372-0282
5309006 +BAYPORT CREDIT UNION, ONE BAYPORT WAY STE 350, NEWPORT NEWS, VA 23606-4571
5309010 +FINANCIAL ACCOMODATION, 1543 KINGSLEY AVE #11, ORANGE PARK, FL 32073-4583
5317710 Marisol Sharpless, Edward Helm, 133 Hilltop Circle, Cresco, PA 18326
5309016 +TEK-COLLECT, PO BOX 1269, COLUMBUS, OH 43216-1269
5309017 +TIFFANY & TIFFANY PLLC, 770 INDEPENDENCE CIRCLE, VIRGINIA BEACH, VA 23455-6452
5309018 +YAMAHA MOTOR FINANCE, PO BOX 504125, SAN DIEGO, CA 92150-4125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5309007 EDI: CAPITALONE.COM Jun 05 2020 23:33:00 CAPITAL ONE, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
5309008 +E-mail/Text: ebnnotifications@creditacceptance.com Jun 05 2020 19:35:01 CREDIT ACCEPTANCE,
ATTENTION: OPERATIONS SUPPORT, PO BOX 513, SOUTHFIELD, MI 48037-0513
5309005 EDI: CBSAAFES.COM Jun 05 2020 23:33:00 ARMY AIR FORCE EXCHANGE, PO BOX 650410,
DALLAS, TX 75265-0441
5309012 EDI: CBSAAFES.COM Jun 05 2020 23:33:00 MILITARY STAR, 3911 S WALTON WALKER BLVD,
DALLAS, TX 75236-1509
5309009 +E-mail/Text: electronicbkydocs@nelnet.net Jun 05 2020 19:35:48 DEPT OF ED/NELNET,
PO BOX 82561, LINCOLN, NE 68501-2561
5309011 EDI: JPMORGANCHASE Jun 05 2020 23:33:00 JPMC CARD, PO BOX 15369, WILMINGTON, DE 19850
5309013 EDI: NFCU.COM Jun 05 2020 23:33:00 NAVY FEDERAL CREDIT UNION, PO BOX 3500,
MERRIFIELD, VA 22119-3500
5309014 +EDI: NFCU.COM Jun 05 2020 23:33:00 NAVY FEDERAL CREDIT UNION, PO BOX 3700,
MERRIFIELD, VA 22119-3700
5309015 +EDI: AGFINANCE.COM Jun 05 2020 23:33:00 ONE MAIN, PO BOX 1010,
EVANSVILLE, IN 47706-1010

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Andrew David Landsberger
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newm
anwilliams.com;swiggins@newmanwilliams.com

TOTAL: 3

Information to identify the case:

Debtor 1 **Andrew David Landsberger**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:20-bk-00844-RNO**

Social Security number or ITIN xxx-xx-0578

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andrew David Landsberger
aka Andrew D. Landsberger, aka Andrew
Landsberger

By the court:6/5/20

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.